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# HUD Lends a Hand in Protecting Children from Lead-Based Paint

The U.S. Department of Housing and Urban Development (HUD)'s Office of Healthy Homes and Lead Hazard Control offers grants to state and local governments to develop cost-effective ways to reduce lead-based paint hazards. In addition, the office enforces HUD's lead-based paint regulations, provides public outreach and technical assistance, and conducts technical studies to help protect children and their families from health and safety hazards in the home.

Officials in Hennepin County, Minnesota received \$6.8 million in federal grants to remove toxic lead paint and other hazards from local homes. The Lead-Based Paint Hazard Control Grant Program and Lead Reduction Demonstration Grant Program grants are an example of HUD's commitment to healthy homes and will help an estimated 365 Hennepin County homes become lead-safe, and assist an additional 675 homes in removing other hazards identified by the healthy home program.

Public Housing agencies (PHAs) must pay particular attention to lead-based hazards as lead is a highly toxic metal that can cause a range of health problems, especially in young children. When lead is absorbed into the body, it can cause damage to the brain kidneys, nerve system, and blood. Lead may also cause behavioral problems, learning disabilities, seizures - and in extreme cases, death. Symptoms of lead poisoning may include headaches, stomachaches, nausea, tiredness and irritability. However, children who are lead poisoned may also not show any symptoms. Thus, prevention is critical.

The maintenance and inspection staff of the PHA should keep an eye out for deteriorated lead-paint that may become mixed with dust and soil and tracked in or around the Public Housing development. Children may become lead poisoned by putting their hands or other lead-contaminated objects into their mouths; eating paint chips found in homes with peeling or flaking lead-based paint; or playing in lead-contaminated soil.

PHAs have a responsibility to evaluate and reduce the lead hazard. All of the Public Housing developments built before 1978 have been evaluated for lead-based paint. Based on these evaluations, PHAs have abated or conducted interim controls lead-based paint hazard. Currently if a child of less than 6 years of age living in Public Housing has a verified increased level of lead in their blood, the PHA must reduce the lead-based paint hazard within 30 days of being notified of the increased lead blood report.

HUD and PHAs are working hard to protect children from lead-based paint. PHAs that are looking for more information on procedures for abating lead-based hazard and interested in possible lead-based paint remediation funding assistance from HUD should view HUD's Healthy Home and Lead Hazard Control web site at <a href="http://www.hud.gov/lead">http://www.hud.gov/lead</a>.

















## Housing Counseling – Not Just for Buying a Home

Housing counseling agencies can play an important role in helping people get ready to buy a home, but they offer other services too. They help improve financial literacy, increase opportunities for homeownership, improve access to affordable housing, and help struggling homeowners keep their homes. Services can include assisting eligible homebuyers in finding and financing homes, helping renters locate and qualify for assisted rental units, assisting renters in avoiding evictions, and reporting fair housing/discrimination complaints. These agencies can be credit unions or other nonprofit agencies.

Typically certified housing counselors follow seven steps when assisting a client: learn about the client's needs, identify resources that can help the client meet their needs or resolve any issues, design a counseling plan of action, explain the plan with actions steps the client must agree to take, refer the client to any outside necessary resources, recommend any additional counseling sessions, and monitor the client's progress toward meeting their needs or resolving problems.

For those who are interested in purchasing a home, the process followed by the IMPACT! Group Home Ownership Center in the metro Atlanta area is common. IMPACT! is a HUD-certified housing counseling agency that has been counseling families since 1992. Like many housing counseling agencies, it provides both individual and group counseling for clients interested in eventually purchasing a home. Pre-purchase counseling starts with a class called Introduction to Home Ownership. This overview lets the participants determine where they are at in the home buying process. From there, depending on their needs, they can branch out into credit counseling repair, the financial literacy workshop, or move to the home buying process. Some participants will find that they need to "back up" and save more or increase their income—since home owning costs more than just paying a mortgage. Others may need to focus on getting their credit in order, while others may be ready to shop for loans.

Housing counseling offers renters, prospective homebuyers, and homeowners, increased information and tools to help them make truly informed decisions and be able to overcome or avoid disturbing financial setbacks.

Always look for a HUD-approved housing counseling agency. They receive special certification and follow HUD regulations. For a list of HUD approved counseling agencies, go to <a href="http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm">http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm</a>.

### Contact us:

Public and Indian Housing Information Resource Center (PIH IRC) 2614 Chapel Lake Drive Gambrills, MD 21054 Toll free number: 1-800-955-2232 Fax number: 1-443-302-2084 E-mail: pihirc@firstpic.org **PIH Notices** 

PIH 2011-68, "Extension of Notice 2010-49:
Protecting Tenants at Foreclosure Act –
Guidance on New Tenant Protections" issued
December 16, 2011. This Notice reinstates Notice
PIH 2010-49, which expired on December 31,
2011. Procedures contained within PIH Notice
2010-49 remain in effect until the statutory
provisions sunset on December 31, 2014.

PIH 2011-69, "Prohibition on Exceeding Statutory Limitation of the Number of Public Housing Units" issued December 27, 2011. The purpose of this Notice is to advise Public Housing Agencies (PHAs) and HUD Field Offices of the Department's decision that all PHAs, including Moving to Work PHAs, are prohibited from adding public housing units that exceed the statutory limit. This restriction applies to the construction, as well as the use of acquisition and acquisition with rehabilitation development methods, of all public housing units in excess of the Faircloth limit, regardless of the source of funds.

PIH 2012-1, "Income Exclusion of Kinship, Kin-GAP and Other Guardianship Care Payments" issued January 6, 2012. This notice supersedes notices PIH-2008-30 and 2008-40 and clarifies the treatment of income received from Kinship Guardian Assistance Payments (Kin-GAP), kinship care payments, and other guardianship care payments pursuant to 24 CFR § 5.609(c) (2). The Department determined that kinship care, Kin-GAP, and similar programs funded by states serve as an alternative to foster care placements and that the compensation to participating relatives or legal guardians is comparable to the compensation to foster care parents. Payments for the care of foster children (including foster adults) are exempt from income. Thus, during annual and/or interim reexamination of family income pursuant to 24 CFR § 960.257 for public housing and 24 CFR § 982.516 for Section 8 programs, kinship, Kin-GAP and similar state guardianship care payments are to be excluded from a household's income under 24 CFR § 5.609(c)(2).

HUD's PIH Notices can be viewed online at:
http://portal.hud.gov/hudportal/HUD?src=/
program\_offices/public\_indian\_housing/
publications/notices







(Put "HUD PHM Newsletter" in the subject line)













